DISTRICT COURT OF MARYLAND FOR	mb494_FFI-b-b6449494_FR
CESSAFE DATA (COURT LEASES) EINT DIOCCHINO	
	IN SUPPORT OF JUDGMENT ☐ \$5,000 or under ☐ over \$5,000 ☐ over \$10,000
Control of the contro	Clerk: Please docket this case in an action of Contract Cort
CASE NO.	☐ replevin ☐ detinue ☐ bad faith insurance claim
CV 002-10210-2020	The particulars of this case are:
PARTIES	I filed a complaint about an
Plaintiff 1 icc (12 24 1011	unauthorized charge on my
Cain Da Jour Hill nile HOT 3	Synchrony credit card. The Synchrony
Takoma Park, MD 20912 Usac cornwell @ gmail.com Hsacomm	lending representative acknowledged
HSA-COURT 301-379-3988	
VS.	that the Charge is not from a
Defendant(s): 1. C. NC hrony Lending INC Serve by: Described	merchant that I gave authorization
Defendant(s): 1. Synchrony Lending INC Serve by: 1. Synchrony Lending INC Serve by: Certified Mail Private Process Corporation System Constable Sheriff Serve by:	to, but refused to remove the
Consider Consider	charges, Therefore it is only
Serve by:	fair that Synchrony assume
2. Agent Address's Serve by: Certified Mail	Irubility for the charge and
HOS E. Soft Ave. Private Process	all associated fers.
* 1108 E. South UNION Constable Sheriff	
3. Are Serve by:	(See Continuation Sheet)
midyale UT 84047 Private Process	The plaintiff claims $\$220100$ lus interest of $\$330-$,
Process Constable	interest at the □ legal rate □ contractual rate calculated at 27.17 %,
☐ Sheriff	from 10/30 to 1/31 (days x \$ per day) and attorney's fees of \$ plus court costs.
4. Serve by: ☐ Certified	☐ Return of the property and damages of \$
Mail ☐ Private	for its detention in an action of replevin.
Process ☐ Constable	Return of the property, or its value, plus damages of \$ for its detention in action of detinue.
☐ Sheriff	and demands judgment for relief.
ATTORNEYS	
For Plaintiff - Name, Address, Telephone Number & Code	Signature of Plaintiff/Attorney/Attorney Code CPF ID No.
	Printed Name:
•	Address:
(Telephone Number:
	Fax: C C C E-mail: C - E-mail:
	VICE AFFIDAVIT
☐ Defendant(s) Name Name No defendant is in the military service. The facts supporting this sta	is/are in the military service. tement are: Defendant is a composition
Specific facts must be given for the Court to conclude tha	t each Defendant who is a natural person is not in the military.
I am unable to determine whether or not any defendant is in military	/ Service.
I hereby declare or affirm under the penalties of perjury that the facts at the best of my knowledge, information, and belief.	and maders set forth in the atoregoing Amdavit are true and correct to
ADDI ICATION AND AFFIDAVIT IN SUPPORT O	Signature of Affiant F JUDGMENT (See Plaintiff Notice on Back Page)
Attached hereto are the indicated documents which contain sufficient of	letail as to liability and damage to apprise the defendant clearly of the
□ Properly authenticated copy of any note, security agreement upon w	hich claim is based \square Itemized statement of account \square Interest worksheet
UNIONAL DESCRIPTION That I am the Polaintiff of Light Coroll	Identify and damage to apprise the defendant clearly of the led. Itemized statement of account Interest worksheet Itemized statement of account Interest worksheet Itemized itemized repair bill or estimate Itemized itemized itemized repair bill or estimate Itemized
to the matters stated in this Complaint, which are made on my persona	l knowledge; that there is justly due and owing by the defendant to the
plaintiff the sum set forth in the Complaint. I solemnly affirm under the penalties of perjury and upon personal known competent to testify to these matters.	
competent to testify to these matters.	7)my (DVD1,1000
Date Date 11/2019	Signature of Affiant

Casse18221evv001155566.FH Doocumeent131 Fifteeld065122221 Flagee2406fl20

NOTICE TO DEFENDANT

Before Trial

If you agree that you owe the plaintiff the amount claimed, you may contact the plaintiff (or plaintiff's attorney) before the trial date to arrange payment. If you wish to contest the claim, you should notify the clerk's office by filing a Notice of Intent to Defend (located at the bottom of your summons). The case will be set for trial. If you wish to have your witnesses appear at trial, you should contact the clerk's office at least two weeks before the trial date to request subpoenas, and you should bring to court on the trial date any evidence you want the court to consider. If you do nothing, a judgment could be entered against you.

If Judgment is Entered Against You (If You Lose)

IF YOU DISAGREE WITH THE COURT'S RULING, you may:

- 1. APPEAL to the circuit court, by filing a Notice of Appeal in the District Court within 30 days after the entry of judgment. You will have to pay a filing fee (see Guide to Appeal Fees, DCA-109A), unless the court determines that you are indigent. If the amount of the claim, not counting court costs, interest, and attorney's fees, is:
 - more than \$5,000, you will also have to order and pay for a transcript of the District Court trial record, by contacting the District Court clerk's office (see Transcripts & Recordings Brochure, DCA-027BR).
 - \$5,000 or less, you will have a new trial in the circuit court.

On your trial date you should bring with you any evidence that you want the court to consider.

- 2. File a MOTION FOR A NEW TRIAL within 10 days after the entry of judgment, stating your reasons clearly. If the court denies your motion, you may still file an appeal; if the court grants your motion, you must appear in the District Court for a new trial.
- 3. File a MOTION TO ALTER OR AMEND THE JUDGMENT within 10 days after entry of judgment.
- 4. File a MOTION TO REVISE OR VACATE THE JUDGMENT within 30 days after entry of judgment.

IF YOU DECIDE NOT TO APPEAL AND NOT TO FILE ONE OF THE ABOVE MOTIONS, you may contact the plaintiff's attorney to arrange to pay the amount owed. If you do not pay the amount owed, the plaintiff or plaintiff's attorney may initiate further proceedings to enforce the judgment, including:

- 1. **Interrogatories:** You must answer these written questions about your income and assets in writing under penalties of perjury.
- 2. Oral Examination: You must appear in court to testify in response to questions about your assets and income.
- Writ of Execution: The court may issue a writ requiring the sale or seizure of any of your possessions except, with some exceptions, property that is exempt from execution. The exemptions are explained in detail on the reverse side of the Writ of Execution form, DC-CV-040. Further, the court could order you to pay additional expenses such as towing, moving, storage fees, advertising costs, and auctioneer's fees incurred in executing the writ.
- 4. Garnishment of Property: The court may issue a writ ordering a bank or other agent to hold your assets until further court proceedings.
- 5. **Garnishment of Wages:** The court may issue a writ ordering your employer to withhold a portion of your wages to pay your debt. The law provides certain exemptions from garnishment.

If you have any questions, you should consult an attorney. The clerk of the court is not permitted to give you legal advice. More information can be found in court brochures located in the clerk's office or online at: http://www.mdcourts.gov/district/public_brochures.html.

NOTICE TO PLAINTIFF

REQUESTING A JUDGMENT BY AFFIDAVIT OR DEFAULT:

Federal Law requires the filing of a military service affidavit. Information about the Servicemembers Civil Relief Act and the required affidavit can be found on the court's website at: http://mdcourts.gov/reference/scra.html.

AFTER THE COURT ENTERS A JUDGMENT:

- 1. If the court enters a judgment for a sum certain, you have the right to file for a lien on real property.
- If you disagree with the outcome of the case, you have the same post-trial rights as the defendant does:
 you may file an Appeal, a Motion for New Trial, a Motion to Alter or Amend the Judgment or a Motion to Revise or
 Vacate the Judgment. See above for further information concerning these rights.

Your Honor,

I submitted a complaint to Synchrony Bank through the Consumer Finance Protection Bureau online complaint system. The nature of that complaint was that the credit card charge by A&T Automotive Care is unauthorized as I have never signed any document allowing A&T Automotive Care to bill me via the synchrony credit card.

In its' response Synchrony Bank acknowledged that I did not sign paperwork authorizing A&T Automotive Care to bill my Synchrony credit card. However, they conveniently decided that the unauthorized charge was the result of a typo and the bank ruled in its' own best interest when it decided in favor of the merchant. Synchrony is the issuer of the AAMCO credit card. And it is much more profitable for Synchrony to rule in favor of their customer AAMCO than it is for them to rule in favor of their customer Lisa Cornwell.

I wrote back to Synchrony Bank and asked what gave them the authority to determine that the unauthorized charge is the result of a typo.

Since doing business with A&T Automotive Care I have discovered that the merchant engaged in several deceptive and illegal activities involving their invoices. (Please see letter to A&T Automotive Care from Montgomery County Investigator, Doug Numbers, attached to this packet.) I personally believe using the wrong name on their invoices is an attempt by the merchant to avoid paying taxes.

No matter how the false name came to appear on the invoice, the undisputable fact remains that I have never authorized A&T Automotive Care to place any charges against my credit card. Also Synchrony is aware that I did not sign authorizing the charge and they refused to remove the charge.

If someone presented a check with the wrong name on it the bank would not knowingly cash that check. Yet Synchrony has decided that since the entity presenting the check is their high valued customer AAMCO the name does not matter. In fact Synchrony policies make it easy for this merchant to engage in nefarious activities.

In this packet I have included a Synchrony credit card billing statement. It is an original document. What you will not see on that statement is the name of the merchant that originated the charge.

So had the investigator not been investigating A&T Automotive Care for other illegal activities, I never would have known they used a false name on the invoice.

I do not know what the law is as it pertains to listing of charges on a credit card statement, but it seems to me in an age of rampant identity theft that a common sense security measure would be to inform people about where charges come from.

Since Synchrony Bank decided this charge that I did not authorize is valid, I think it is only fair that Synchrony should pay the charge.

Sincerely,

Lisa Cornwell



OFFICE OF CONSUMER PROTECTION

Marc Elrich
County Executive

Eric S. Friedman Director

March 6, 2020

Ms. Tehetena Hailu, Managing Member A&T Automotive Care, LLC DBA Aamco Transmission 8129 Georgia Avenue Silver Spring MD 20910

RE: Case No. 20-OC-065107 Lisa Cornwell

Dear Ms. Hailu:

This letter is to follow-up on our meeting at your business on February 12, 2020 in reference to the above complaint. During the meeting I went over the requirements of both the Montgomery County and MD State laws regulating automotive repairs. Specifically, I pointed out that your repair authorization and invoice forms do not comply with the law. I accessed the Office of Consumer Protection website on your computer and downloaded the sample forms (additional copies enclosed) the office has available online. I explained what you needed to do to bring your forms into compliance with both County and State code. I should also note that I brought to your attention that your company name is misspelled on your current forms. If you do not provide this office with copies of authorization and invoice forms that comply with County and State law by March 30th, 2020, we may initiate enforcement action that includes civil penalties of \$500 per violation.

If you have any questions, do not hesitate to contact me at 240-777-3675 or via email at doug.numbers@montgomerycountymd.gov.

Sincerely,

Douglas Numbers Investigator

DN:Aamco Silver Spring Warning Letter Enclosure cc: Lisa Cornwell



170 West Election Road Suite 125 Draper, UT 84020

May 14, 2020

Lisa C. Cornwell 8310 Garland Ave Apt 3 Takoma Park, MD 20912-6719

Subject:

CFPB Case 200501-4987930

AAMCO/Synchrony Car Care[™] Account Number Ending in 4650

Dear Ms. Cornwell:

On behalf of Synchrony Bank, I am responding to your concerns raised through the Consumer Financial Protection Bureau (CFPB). I appreciate you bringing this matter to my attention. I attempted to call you on May 12, 2020 in order to discuss your account; however, I was unable to contact you and left a message on your voicemail.

On February 7, 2020, you contacted customer service regarding your February 16, 2019 purchase of \$2,000.00. In response to your telephone call, we placed the February 16, 2019 purchase into dispute. On April 6, 2020 we concluded our investigation and a credit was not issued for the February 16, 2019 purchase. A billing dispute resolution letter was sent to you on April 13, 2020 advising of the outcome, and I have enclosed a copy with its enclosures for your review. In addition, per your request, please find enclosed copies of the correspondence we received from you on April 28, 2020. Please note, we do not have record of receiving any additional correspondence from you regarding your account.

While we acknowledge there is a typographical error on the merchant's invoice, this does not impact the product or services provided to you at the automotive center located at 8129 Georgia Avenue, Silver Springs, Maryland 20910 or the authorization you provided on the Synchrony credit card sales slip to charge the February 16, 2019 purchase from this facility to your account. Please note, Synchrony Bank is merely the provider of the credit card. The typographical error on the invoice is an issue strictly between you and the merchant where the product or services were purchased or rendered.

At this time, we consider the dispute closed. If you have any information or documentation in support of your dispute that was not previously provided to us, please contact us at (866) 893-7864, and we will be happy to re-evaluate your case.

The disputed amount is now subject to interest charges and will be used to determine your minimum payment due. Please refer to your next billing statement for your balance and payment due date. The terms and conditions of your account have not changed.

In accordance with federal regulations, we are providing you the address of each credit bureau agency that reports this account on your credit bureau report.

Equifax PO Box 740256 Atlanta, GA 30374-0256 (800) 525-6285 www.equifax.com

Case:18221evv001555GGJRH DDocumeent131 FHidelc055122221 Plage:68obfl20

Lisa C. Cornwell Page 2 May 14, 2020

Experian 701 Experian Pky PO Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com

TransUnion 2 Baldwin Place PO Box 2000 Chester, PA 19022-2000 (800) 680-7289 www.transunion.com

Innovis PO Box 1640 Pittsburgh, PA 15230-1640 (800) 540-2505 www.innovis.com

Thank you for the opportunity to respond to your concerns raised through the CFPB. If you have additional questions regarding this matter, contact me at (800) 419-5010, extension 4167457. I welcome the opportunity to assist you.

Respectfully,

Charlene Porter Senior Specialist Corporate Consumer Relations Synchrony Bank 900 Concourse Drive Rapid City SD 57703

Enclosure(s)

cc: Consumer Financial Protection Bureau

Due to the nationwide impacts of the coronavirus (COVID-19), it may take us longer than usual to answer your call.

We are still processing complaints and you can check the status of an existing complaint online.



(https://www.consumerfinance.gov/)

◀ All complaints (.)

200501-4987930

CLOSED



Submitted

STATUS

Submitted to the CFPB on 5/1/2020

PRODUCT

Credit card or prepaid card

ISSUE

Problem with a purchase shown on your statement

We received your complaint. Thank you.

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

YOUR COMPLAINT

On February 25 of 2019 I signed an invoice agreeing to pay a company that I thought was AT&T Automotive Care, LLC DBA AAMCO Transmission the amount of \$2767.62 using my Synchrony Credit Card. Since that time I have found that this merchant engaged in several deceitful business practices to include misrepresenting what their company name is on the invoice. Their company name is not AT&T Automotive Care, LLC DBA AAMCO. They are

not authorized to operate in the state of Maryland under that name. And they are not authorized to bill me under that name. The legal name of the company is A&T Automotive Care, LLC DBA AAMCO Transmission. I did not agree to have A&T Automotive Care, LLC DBA AAMCO Transmissions do any work for me. I did not sign an invoice agreeing to pay A&T Automotive Care LLC, DBA AAMCO Transmissions any amount of money. The charge on the Synchrony Card is false. I filed a dispute with Synchrony Card on February 7th 2020. I also submitted a document from a Montgomery County Investigator stating that A&T Automotive Care, LLC DBA Transmissions was misrepresenting their name on the invoice. On April 22nd I got an email saying that my Synchrony Bill was now due. When I called I was informed that the investigation was over and that the bank found in the merchants favor. On April 23rd I sent a certified letter to Synchrony Bank requesting a formal letter of the bank's decision. I also requested that copies of all the documents used to reach this decision be sent to me. As of the date of this letter I have yet to receive a formal letter stating the bank's decision or any of the documents used to reach that decision. I have legal rights to these documents and I want them. I will be attaching a copy of the letter from the Montgomery County Investigator showing that the company misrepresented it's name on the invoice. i will also be attaching a copy of the invoice that the company misrepresented it's name on.

ATTACHMENTS

numbers letter.pdf (733.6 KB)

AAMCO invoice.PDF (107.6 KB)

Hide full complaint

What product or service is your complaint about?

PRODUCT OR SERVICE

Credit card or prepaid card

TYPE

Store credit card

What type of problem are you having?

ISSUE

Problem with a purchase shown on your statement

HAVE YOUTALREADY TRIED TO HIS PROBLEMEN PER COMPANY OF 20
Yes

What happened?

On February 25 of 2019 I signed an invoice agreeing to pay a company that I thought was AT&T Automotive Care, LLC DBA AAMCO Transmission the amount of \$2767.62 using my Synchrony Credit Card. Since that time I have found that this merchant engaged in several deceitful business practices to include misrepresenting what their company name is on the invoice. Their company name is not AT&T Automotive Care, LLC DBA AAMCO. They are not authorized to operate in the state of Maryland under that name. And they are not authorized to bill me under that name. The legal name of the company is A&T Automotive Care, LLC DBA AAMCO Transmission. I did not agree to have A&T Automotive Care, LLC DBA AAMCO Transmissions do any work for me. I did not sign an invoice agreeing to pay A&T Automotive Care LLC, DBA AAMCO Transmissions any amount of money. The charge on the Synchrony Card is false. I filed a dispute with Synchrony Card on February 7th 2020. I also submitted a document from a Montgomery County Investigator stating that A&T Automotive Care, LLC DBA Transmissions was misrepresenting their name on the invoice. On April 22nd I got an email saying that my Synchrony Bill was now due. When I called I was informed that the investigation was over and that the bank found in the merchants favor. On April 23rd I sent a certified letter to Synchrony Bank requesting a formal letter of the bank's decision. I also requested that copies of all the documents used to reach this decision be sent to me. As of the date of this letter I have yet to receive a formal letter stating the bank's decision or any of the documents used to reach that decision. I have legal rights to these documents and I want them. I will be attaching a copy of the letter from the Montgomery County Investigator showing that the company misrepresented it's name on the invoice. i will also be attaching a copy of the invoice that the company misrepresented it's name on.

✓ I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. <u>Learn how it works</u>. I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

First, Mart and martetier stating the bank's decision. Tasso want explication the documents used to reach this decision. To be clear i want the documents submitted by both sides, myself and the merchant I never authorized A&T Automotive Care, LLC DBA AAMCO Transmissions to place charges on my card. AT&T Automotive Care, LLC DBA AAMCO Transmissions is not authorized to place charges on my card. The charges on my card are unauthorized and as such I am requesting that a check for the entire amount that I paid towards these unauthorized charges be sent to me and that my account show a zero balance. I will be attaching a copy of the letter from the Montgomery County Investigator showing that the company misrepresented it's name on the invoice. I will also be attaching a copy of the invoice that the company misrepresented it's name on.

2	atta	ch	m	er	ts

View uploaded documents by clicking on the file name

numbers letter.pdf (733.6 KB)

AAMCO invoice.PDF (107.6 KB)

What company is this complaint about?

COMPANY INFORMATION

SYNCHRONY BANK

CARD NUMBER

6501590810304650

What people are involved?

YOUR CONTACT INFORMATION

Lisa C Cornwell

lisaccornwell@gmail.com 301-379-3888 8310 Garland Avenue Apt. 3 Takoma Park, Maryland 20912 United States

Sent to company

STATUS

Sent to company on 5/1/2020

We've sent your complaint to the company, and we will let you know when they respond.

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.

Company responded

STATUS

Company responded on 5/14/2020

RESPONSE TYPE

Closed with explanation

Company's Response

Response resolution has been attached for viewing. Researched customer's inquiry. Attempted to contact customer post inquiry; unavailable. Disputes investigation completed. Dispute not found in consumer's favor. Provided a direct name and contact number to consumer.

ATTACHMENTS

CFPB_Cornwell.Lisa_Payment Solutions_response_20200514.pdf (4 MB)



Feed Cassel 8221cm 0015555CG.PH Doocumeent 131 FFFeed 055/122221 Plage 12406/120

STATUS

Feedback provided on 5/20/2020

Your feedback

THE COMPANY'S RESPONSE ADDRESSED ALL OF MY ISSUES

No

ADDITIONAL COMMENTS

The concern that was not addressed by Synchrony Bank is this. The AAMCO location in question is using the credit card issued by Synchrony Bank to collect taxes illegally using a false name. This is part of a scheme to avoid paying both Federal and State taxes. I have an invoice from the store location dated 2/25/19 and another one dated 2/4/20. Both invoices show the company using a false name. To date I have only provided the bank with the invoice dated 2/25/19. I will be mailing a copy of the invoice dated 2/4/20 to the bank to make them aware that the company they are doing business with operates under a false name as a mode of operation. It is not a TYPO. Once I have provided the banks' representative with the additional document showing their clients illegal activity i will await a response. After I receive the response from the bank I intend to file an IRS form 14242 (To report an abusive tax avoidance scheme, promotion, or a promoter of such a scheme. Use Form 14242.) I am also trying to figure is the bank in on this tax avoidance scheme or has the bank unwittingly been made a participant in this elaborate fraud being perpetrated by this stores diabolical business practices. My last concern is this. I want to ensure that when the bank reports my refusal to pay to the credit agencies they report that I ABSOLUTELY dispute this charge on the grounds that the charge is part of an illegal activity.

I UNDERSTAND THE COMPANY'S RESPONSE TO MY COMPLAINT

No

ADDITIONAL COMMENTS

Using an illegal name on the invoice certainly falls under the category of billing errors. The things I do not understand about the banks' response are. Clearly the merchant information on the invoice is incorrect. How did the bank decide that this was just a typo? Also, what is the law that gives the bank the authority to decide not to honor my charge back upon realizing that the merchant on the invoice is not the merchant that the bank and I agreed to do business with? I would like to read that law for myself. I do not have an agreement to pay the banks' client A&T anything. The agreement I signed is with AT&T. The bank should refund my money and leave it to the merchant to collect in Small Claims Court. After all, you are just the bank. Unless your institution is a cohort in the scheme. And FYI. Your client A&T Automotive has already refunded the money from the invoice dated 2/4/20.

THE COMPANY DID WHAT THEY SAID THEY WOULD DO WITH MY COMPLAINT

No

I am requesting that once your institution has made its' final determination in this matter, you send me copies of all the documents that were used to reach the decision. Please include copies of both invoices. That way I can prove to the IRS and to the Montgomery County District Court that you were aware of your clients' illegal activity

What happens now?

The complaint process is complete and your complaint is now closed.

We have taken the following additional actions on your complaint:

- We added your complaint to the CFPB's Consumer Complaint Database (http://www.consumerfinance.gov/data-research/consumer-complaints).
- Your feedback, and feedback from others, helps us understand how companies are addressing concerns raised by consumers in their complaints. We will also share your feedback with the company.
- We have also shared your complaint with the Federal Trade Commission, which will add your complaint to its database for state and federal law enforcement agencies.

We appreciate your participation in the complaint process and your feedback on the company's response. Both are important to us and consumers who may have similar issues and concerns.



Closed

The CFPB has closed your complaint.



Credit Cards 41126137416W.23155611-14111 Processor 131 5011-161 1615177-21-16169013901130

Privac	cy Act Statement			Have a question? ¿Preguntas? (855) 411-2372
	#3170-0011			
Note	on user experience	•		
	An official website of	the United States Governn	nent	

Casel 821ev-0155546.FH Documeent 131 Fffeld 1317721 Trans 15 ROAD WITH CONFIDENCE

From gas to routine maintenance to unexpected repairs, your Synchrony Car Care™ credit card is there for you every day.

Maintenance

Repairs

S Fuel

And More



Find a location near you

Search participating gas stations and Synchrony Car Care locations at mysynchrony.com/carcare

AAMCO/SYNCHRONY CAR CARE

LISA C CORNWELL

Account Number: 6501 5908 1030 4650 Statement Closing Date: 04/17/2019

synchrony

Summary of Account Activity	
Previous Balance	\$2,000.00
+ New Purchases	\$0.00
- Payments	\$100.00
+/- Credits, Fees & Adjustments (net)	\$0.00
+/- Interest Charge (net)	\$0.00
New Balance .	\$1,900.00
Credit Limit	\$2,000.00
Available Credit	\$100.00
Days in Billing Period	30

Pay online for free at: mysynchrony.com For Synchrony Bank customer service or to report your card lost or stolen, call 866-657-0376.

Best times to call are Wednesday - Friday.

² ay	men	t Inf	orn	nat	ion	100	L	. : : :
lew	Balan	ce						

New Balance \$1,900.00

Total Minimum Payment Due \$95.00

Payment Due Date 05/10/2019

PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. We may convert your payment into an electronic debit. See reverse side.

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay your balance. For example:

If you make no You will pay off	And you will end up
additional charges the balance shown	paying an estimated
union this pard and on this statement	

1

			1	pay	III about	
Case18211evv0115556	GURH DDoccumeent131 F	ff ée c0 6512222 1 F	lagg	e 1 இவறர்ங் இ ழimum payment	7 years	\$3,918.00
				If you would like inforn call 1-877-302-8797.	nation about credit o	ounseling services
	Promotional Expiration	Notification	*			
•	YOU MUST PAY EACH PROMO INTEREST CHARGES. PLEAS FOR FURTHER DETAILS. YOU	E SEE THE PROMOTIC	DNAL I	PURCHASE SUMMARY		
·						
	* NOTICE: See reverse s	ide and additional pages	if any) for important informati	on concerning your	account.
	5302 0008 CXH 1 7	15 190417	PAGE 1	of 3 6362	0800 AUJ4 01DG5	302 172146
•	· Pay online at	mysynchrony.com or enclose th			····	Marie E.
		Total Minimum Payment Due	Payn		v Balance A	Account Number
		\$95.00		05/10/2019 \$1	1,900.00 650	01 5908 1030 4650
		Payment Enclosed	: \$			
	New address or e-mail? If you of Check the box at left and print changes on back	only pay the Total Minimum Due	e it may (not pay off the Promotional Pur	chase by the Expiration D	ate.
	LISA C CORNWELL 8310 GARLAND AVE	172146 A104		ululululululululululululululululululul		իդերեւ
	TAKOMA PARK MD 20912-67	/19		РО ВОХ		
	ինիսիսրնակիկուհետանի		lun	-14		
	00095000010000 0	009500001900	000	000650159	0810304 £	5062

2. You must have used your credit card for the purchase	e. Purchases
made with cash advances from an ATM or with a	
accesses your credit card account do not qualify.	

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Synchrony Bank

P.O. Box 965035, Orlando, FL 32896-5035

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your account may be delayed up to five days if payment (a) is not received at the payment address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check or correspondence of any type.

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or rerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address and/or phone number, please check the box and print the changes below.

	Street Address			
	City, State	·		
	ZIP Phone #			
•		*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you

Remember, you can update the above information as well as your email address online at www.mysynchrony.com.

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965033, Orlando, FL 32896-5033. Please include your account number on any correspondence you send to us. Payments: Payments to the address listed on the remittance coupon portion of this statement or pay online at www.mysynchrony.com.overnight Payments: Payments cannot be made in person; mail payments be Synchrony Bank, 140 Wekiva Springs Road, Longwood, FL 32779.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965035, Orlando, FL 32896-5035.

Purchases, returns and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. You may choose not to have your payment collected electronically by sending your payment (with the remittance coupon) in your own envelope – not the enclosed remittance envelope, addressed to: PO Box 530960, Atlanta, GA 30353-0960 and not the payment address.

What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement, write to us at: Synchrony Bank, P.O. Box 965035, Orlando, FL 32896-5035. In your letter give us the following information:

- · Account information: Your name and account number
- · Dollar amount: The dollar amount of the suspected error
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- · We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

The purchase must have been made in your home state or within 100 miles
of your current mailing address, and the purchase price must have been
more than \$50. (Note: Neither of these are necessary if your purchase was
based on an advertisement we mailed to you, or if we own the company

Conditional Payments: All written communications concerning disputed amounts, including any check or other payment instrument that:
(i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at

P.O. Box 965035, Orlando, FL 32896-5035.

Credits To Your Account: An amount shown in parenthesis is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports and Account Information: If you believe that we may have reported inaccurate information about you to a consumer-reporting agency, please contact us at P.O. Box 965036, Orlando, FL 32896-5036. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

How We Calculate Interest: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064.